

Amendments to the Specifications

Please replace the paragraph starting at page 10, line 1 with the following rewritten paragraph.

While an exemplary embodiment has been illustrated in **Figure 1**, it will be appreciated that other embodiments are possible. Thus, as also described above, components (e.g., user 110, merchant 120 130, and wallet server 140) may be individual computers or network groups of computers acting with similar purpose to fulfill the functions described herein. Functionality attributed to a single component may be distributed among one or more individual computers in order to fulfill the described functionality. For example, the wallet server 140 may in fact be a collection of web servers, application servers, data base servers, and other types of servers. Also, in various embodiments, data bases (not shown) and/or profile servers (not shown) may be connected to wallet server 140. For further information related to smart cards, browser functions, digital wallets and e-commerce transactions, see U.S. patent applications "Transaction Card", U.S. Serial No. 9/653,837, filed on September 1, 2000; "Method and Apparatus for Conducting Electronic Transactions", U.S. Serial No.: 09/652,899, filed on August 31, 2000; "System and Method For Authenticating A Web Page", U.S. Serial No. 09/656,074, filed on September 6, 2000; and, "System and Method For Profiling A Web Site", U.S. Serial No. 09/656,061, filed on September 6, 2000, all of which are herein incorporated by reference.